

UOB MALAYSIA UOB TMRW 1% BC AND EPP CASHBACK CAMPAIGN TERMS AND CONDITIONS

General

United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") is organising the UOB TMRW 1% BC and EPP Cashback Campaign ("Campaign") from 14 Feb 2024 to 30 April 2024 (both dates inclusive), or until such date(s) as may be determined by UOB Malaysia from time to time ("Campaign Period").

Eligibility to participate

1. This Campaign is open to eligible principal UOB Malaysia credit cardmembers who meet ALL of the following conditions:
 - a. Whose account(s) held with UOB Malaysia are current with sufficient available Credit Limit, valid, subsisting and in good credit standing as may be determined by UOB Malaysia and not in breach of the Cardmember Agreement.
 - b. Who has successfully registered for a UOB TMRW account but have never applied for UOB Balance Conversion ("BC") or UOB Easi-Payment Plan ("EPP") (collectively referred as "Qualifying Product") on UOB TMRW app ("UOB TMRW") before the Campaign Period.
 - c. Agree to be bound by the terms and conditions governing this Campaign.

UOB Malaysia credit card cardmembers who meet all the above conditions shall hereinafter known as the "Eligible Cardmembers or, each "Eligible Cardmember".

2. Cardmembers shall not be eligible to participate in this Campaign if they fall within ANY of the following:
 - i. All UOB Malaysia Debit, Purchasing and Private Label Cardmembers; and/or
 - ii. Cardmembers whose account(s) are terminated, suspended or cancelled within any time during application of the Program; and/or
 - iii. Cardmembers whose Card accounts(s) with UOB Malaysia are delinquent or unsatisfactorily conducted as determined by UOB Malaysia; and/or
 - iv. Cardmembers who are or become mentally unsound, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
 - v. Anyone whom UOB Malaysia may decide to exclude for any reason or with prior notice at any time.

Qualifying Criteria and Amount for 1% cashback

3. Eligible Cardmembers who meet the Qualifying Criteria (defined below) will be entitled to earn 1% cashback on their first BC and/or EPP approved amount on UOB TMRW for the duration of the Campaign Period.
4. "Qualifying Criteria" means Eligible Cardmembers who meet ALL of the criteria below:-
 - a. Eligible Cardmembers who successfully apply for the Qualifying Product for the first time on UOB TMRW.
 - b. The minimum amount applied for is RM1,000 statement balance for BC, and RM500 card transaction(s) for EPP ("Qualifying Amount")
 - c. The application date in UOB TMRW is within the Campaign Period.

UOB Malaysia reserves the right to approve or reject the application and to determine the BC and/or EPP amount permissible to be converted. Transactions not convertible to BC or EPP are cash and cash based transactions, instalment amounts payable under other UOB Malaysia bank programs such as, UOB Flexi Credit Plan, UOB Balance Transfer Instalment, annual fees, past due amount and other charges charged by UOB Malaysia.

5. Eligible Cardmembers may apply to convert the Qualifying Amount of his/her UOB Malaysia Credit Card provided that the amount does not at any one time exceed the Credit Limit.
6. The tenure options available to the Eligible Cardmembers are 12, 24, 36, 48 and 60 months ("Tenure") and may be varied at any time by UOB Malaysia giving adequate prior written notice on the change.
7. Upon approval of the application under the Campaign, the Qualifying Amount shall be subject to the agreed flat interest rate ("Interest Rate") throughout the chosen Tenure.
8. Upon approval of the application, the corresponding amount of the Cardmember's Credit Limit will be reserved for this purpose, and the available Credit Limit balance will be reduced accordingly. UOB Malaysia will not be liable to the Cardmember for any transactions rejected by merchants because of a resulting insufficient Credit Limit. The Credit Limit will be restored progressively in accordance with Qualifying Amount that has been repaid.

Cashback mechanics

9. Eligible Cardmembers who meet the Qualifying Criteria will be entitled to **earn the cashback amount only once per Eligible Cardmember** ("Winner") per Qualifying Product throughout the Campaign Period. Subsequent successful applications will no longer be eligible for cashback.

Table 1 (First time application on UOB TMRW for only one Qualifying Product)

Application date	Qualifying Product	First time application On UOB TMRW	Qualifying Amount	1% Eligible Cashback on Qualifying Amount (rounded to the nearest 2 decimals)
30 Dec 2023	BC	Yes	RM5,678.90	Not eligible as application date does not fall within the Campaign Period.
2 Mar 2024	EPP	Yes	RM1,234.12	RM12.34
15 Apr 2024	BC	No	RM6,789.10	Not eligible as it is not a first-time BC application on UOB TMRW
16 Apr 2024	EPP	No	RM1,234.56	Not eligible as it is not a first-time EPP application on UOB TMRW

10. The first-time application entitlement is treated individually for each Qualifying product, meaning Eligible Cardmembers are entitled to earn cashback on both BC and EPP Qualifying Amount if they each individually meet their respective Qualifying Criteria.

Table 2 (First time application on UOB TMRW for both Qualifying Products)

Application date	Qualifying Product	First time application on UOB TMRW	Qualifying Amount	1% Eligible Cashback on Qualifying Amount (rounded to the nearest 2 decimals)
1 Mar 2024	BC	Yes	RM5,678.90	RM 56.79
2 Mar 2024	EPP	Yes	RM1,234.12	RM 12.34
15 Apr 2024	BC	No	RM6,789.10	Not eligible as it is not a first-time BC application on UOB TMRW
16 Apr 2024	EPP	No	RM1,234.56	Not eligible as it is not a first-time EPP application on UOB TMRW.

11. In the event of multiple successive applications of any of the Qualifying Product by the same Eligible Cardmember, the Qualifying Amount with the earliest application date that meets the Qualifying Criteria will be selected for the cashback entitlement.
12. Total cashback allocated for the Campaign is capped at Ringgit Malaysia Three Hundred Thousand (RM300,000) throughout the Campaign Period ("Pool Capping"). The cashback will be awarded to the Winners on a "first-come-first-served" basis based on application date subject to availability. For the avoidance of any doubt, once the cashback Pool Capping have been fully exhausted, no cashback will be awarded although the Qualifying Criteria have been met by the remaining cardmembers.
13. Unless stated otherwise, UNIRinggit Rewards or any form of rewards point(s) and/ or other forms of cashback will not be awarded under this Campaign.

Cashback fulfilment

14. The cashback will be credited to the Eligible Cardmembers' Credit Card account within 8 weeks after the end of Campaign Period and will be reflected in the Eligible Cardmembers' credit card account monthly statement on the following month.
15. The following additional terms and conditions shall apply to the cashback:-
 - a. Cashback is non-transferable to any other party or parties and not exchangeable for other goods or credit, whether in part or in full.
 - b. If there is any dispute or non-receipt of cashback, the Eligible Cardmembers are required to contact UOB Malaysia by 31 July 2024 the latest to request for an inquiry, no request for any inquiry will be entertained after 31 July 2024.
16. In the event that such credit card account(s) is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Eligible Cardmembers receive the cashback, the cashback shall be forfeited, and the Eligible Cardmembers shall not be entitled to any compensation or payment whatsoever.
17. In the event that the Qualifying Product is voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Eligible Cardmembers receive the cashback, the cashback shall be forfeited, and the Eligible Cardmembers shall not be entitled to any compensation or payment whatsoever.
18. The cashback will be credited to the respective card used to apply for the Qualifying Product that meets the Qualifying Criteria. At the time of awarding the cashback, the Eligible Cardmembers' card account(s) must fulfil the requirements of this terms and conditions.
19. UOB Malaysia reserves the right to forfeit the cashback with prior notice in the event where a termination of the Eligible Cardmembers' credit card prior to the cashback being credited to them, or non-compliance or breach of these terms and conditions or the terms and conditions in the Cardmember Agreement.
20. UOB Malaysia will not be responsible for system glitches or any reason whatsoever that may result in the Eligible Cardmembers' failure to login to UOB TMRW or for the failure by the Eligible Cardmember to successfully apply for the Qualifying Product(s) on UOB TMRW.
21. UOB Malaysia reserves the right to substitute the cashback at any time with prior notice for any product of similar or equivalent value with the cashback.

General Terms and Conditions

22. By participating in this Campaign, the Eligible Cardmembers agree to be bound by this terms and conditions and ALL of the following terms and conditions where applicable, including but not limited to:
- UOB VISA/MASTERCARD Cardmember Agreement;and
 - The relevant Eligible Card(s) agreement
 - Please insert full name of BC and EPP T&C

The terms and conditions listed above shall include any amendments or variations to them respectively and the decision of UOB Malaysia in connection with any matter relating to the Campaign shall be final, conclusive and binding on the Eligible Cardmembers. If there is any inconsistency between this terms and conditions and the terms and conditions listed above, this terms and conditions will prevail.

23. Customers shall seek clarification from UOB Malaysia's authorized representative if there are any terms and conditions that the customers do not understand.
24. Unless specifically mentioned in this terms and condition, this Campaign is not valid with other UOB Malaysia's campaign and no other special, additional, preferential rates and/or reward shall be given to the Eligible Cardmembers in addition to this Campaign.
25. The records of transactions maintained by UOB Malaysia and UOB Malaysia's decision in all matters (including but not limited to any dispute arising therefrom) relating to this Campaign shall be final, conclusive and binding on the Eligible Cardmembers. UOB Malaysia shall not be obliged to give any reason or entertain any correspondence with any person(s) or any party(ies) on any matter concerning this Campaign.
26. UOB Malaysia shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by Visa International Incorporated, MasterCard Worldwide, merchant establishments, postal or telecommunication authorities or any other party which may result in the Eligible Cardmembers failing to be entitled to the rewards under the Campaign.
27. To the fullest extent permitted by law and unless due to UOB Malaysia's gross negligence or wilful misconduct, UOB Malaysia expressly excludes and disclaims any representations, warranties or endorsements, expressed or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose.
28. UOB Malaysia shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Campaign offered and published in any media, marketing or advertising materials.
29. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and the other materials relating to or in connection with the Campaign, these terms and conditions shall prevail.
30. UOB Malaysia reserves the right to cancel, withdraw, suspend, extend or terminate the Campaign prior to the expiry of the Campaign Period, wholly or in part, at any time, with prior notice. For the avoidance of doubt, cancelation, withdrawal, suspension, extension or termination by UOB Malaysia of the Campaign shall not entitle the Eligible Cardmembers to any claim or compensation against UOB Malaysia for any and all losses or damages suffered or incurred by the Eligible Cardmembers whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.



31. UOB Malaysia reserves the right to add, delete, suspend or vary the Campaign terms and conditions, from time to time, wholly or in part by providing prior notice to the Eligible Cardmembers via posting on UOB Malaysia's website, displaying a notice at any of UOB Malaysia's branches and/or a statement insert in the Statement of Account or any other manner as determined by UOB Malaysia from time to time.

32. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardmembers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

[END]